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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: _____

Judge: _____

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by

2. A hearing has been scheduled for _____, at _____.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

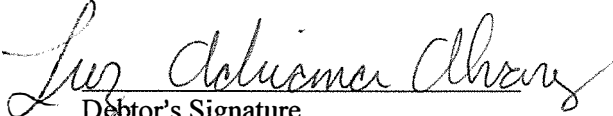
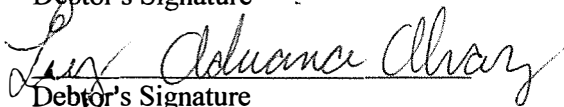
☐ Payments have not been made for the following reasons and debtor proposes repayment as follows **(explain your answer)**:

☒ Other **(explain your answer)**:
See attached.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 5-19-21

Date: 5-19-21


Debtor's Signature

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Luz Adriana Alvarez

Case No.: 17-19450-MBK

**ATTACHMENT TO DEBTOR'S CERTIFICATION IN OPPOSITION
TO SPS CERTIFICATION OF DEFAULT**

After the hearing last June on the SPS Motion for Relief, I made the \$20,000.00 lump sum payment and expected to comply with the payment terms. I was current with payments through October but was diagnosed with cancer in November. After surgery and a treatment plan, my final chemotherapy treatment is June 14, 2021. I expect to be back to work June 20, 2021, when my disability payment ends. I am receiving only \$2,100.00 month as a disability payment which is less than half of my net salary.

I sent SPS an April mortgage payment in late April that has not cleared my bank account as of May 11, 2021. My son Frederick Alvarez can send the arrearage in the sum \$2,224.78 before any scheduled hearing on the Certification of Default.